

**NEW MEXICO TITLE INSURANCE AGENTS STATISTICAL REPORT**

**SCHEDULE A: STATEMENT OF INCOME AND EXPENSES**

*For the Calendar Year Ending December 31, 2013*

**AGENCY NAME:** Tierras de Taos  
**FEDERAL I.D. NUMBER:**  
**ADDRESS:** 515 GUSDORF ROAD SUITE 6 - TAOS NM 87571  
**CONTACT NAME:** DAREYL GONZALES DECKER

Check One:

**INDEPENDENT (NON-AFFILIATED)** Title insurance agencies that are independently owned and write title insurance business one or more title insurance underwriters

**AFFILIATED** Title insurance agencies with 10% or greater ownership by a title insurance underwriter, including wholly-owned

**DIRECT** Agency-type operations performed by the home or branch office of a title insurance underwriter. This does NOT include wholly-owned agencies.

<b>Part A: Revenue</b>	
1. Title insurance written premiums (from Schedule B)	279,628
2. Less: Remitted title insurance premiums (from Schedule B)	55,925
3. Retained title insurance premiums (from Schedule B)	223,703
4. Other income (from Schedule C)	97,653
5. <b>Total Revenue</b>	321,356

<b>Part B: Expenses</b>	
1. Employees' salaries and wages	77,286
2. Owners' and partners' salaries and wages	108,400
3. Employee benefits	12,858
4. Rent	11,855
5. Insurance	1,120
6. Legal expense	
7. Licenses, taxes and fees	17,434
8. Title plant expense and maintenance	2,007
9. Office supplies	5,502
10. Depreciation	8,750
11. Automobile expense	(526)
12. Communication expense	8,276
13. Education expense	590
14. Bad debts	
15. Interest expense	2,832
16. Employee travel and lodging	555
17. Loss and loss adjustment expense (from Schedule D)	3,796
18. Accounting and auditing expense	3,950
19. Public relations expense	3,843
20. Other expenses (from Schedule E)	3,225
21. <b>Total Expenses</b>	271,753

<b>Part C: Net Income for Ratemaking Purposes</b>	
1. <b>Income (Loss) from Operations</b>	49,603

<b>Part D: Excluded Expenses</b>	
1. NMLTA lobbying expense	82
2. Direct lobbying expense	
3. Political contributions	
4. State and federal income tax expense	
5. 1/2 of meals and entertainment expense	
6. Penalties	
7. Country club dues	
8. Salaries in excess of salary cap	
9. Other excluded expenses (from Schedule E)	0
10. <b>Total Excluded Expenses</b>	82

<b>Part E: Net Income</b>	
1. Net income as reported on the books of the agency	49,521

<b>Part F: Equity</b>	
1. Total equity as reported on balance sheet of the agency	49,521

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## SCHEDULE B: PREMIUMS BY UNDERWRITER

*For the Calendar Year Ending December 31, 2013*

1 Name of Each Underwriting Company for Which This Agency Charged Premiums	2 Title Premiums Written by This Agency	3 Title Premiums Remitted or Owed by This Agency to Underwriters	4 Title Premiums Retained by This Agency
Alamo Title Insurance Company			0
Alliant National Title Insurance Company			0
Chicago Title Insurance Company			0
Commerce Title Insurance Company			0
Commonwealth Land Title Insurance Company			0
EnTitle Insurance Company			0
Fidelity National Title Insurance Company			0
First American Title Insurance Company			0
Lawyers Title Insurance Corporation			0
Old Republic National Title Insurance Company	279256	55851	223,405
Premier Land Title Insurance Company			0
Security Union Title Insurance Company			0
Stewart Title Guarantee Company	372	74	298
Ticor Title Insurance Company			0
Title Resources Guaranty Company			0
Transnation Title Insurance Company			0
WFG National Title Insurance Company			0
Other			0
<b>Total</b>	<b>279628</b>	<b>55925</b>	<b>223703</b>
	(Carry total forward to Schedule A, line A-1)	(Carry total forward to Schedule A, line A-2)	(Carry total forward to Schedule A, line A-3)

Percentage of premiums remitted:                      20.0%

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**SCHEDULE C: IDENTIFICATION OF OTHER INCOME**

*For the Calendar Year Ending December 31, 2013*

<b>Description of Income Item</b>		
A.	Closing Fees	71,514
B.	Abstracting and Title Report Income	8,986
C.	Recording Fees	1,891
D.	Copy Fees	74
E.	Inspection Fees	
F.	Interest Income	

<b>Itemization of All Other Income</b>		
G.	Gain from transfer of auto from business to personal	5,526
H.	Federal Express Reimb	2,116
I.	Wires /notary/cancellation fees/UCC searches	4,156
J.	Document Retrieval	3,390
K.		
L.		
M.		
N.		
O.		
P.		
Q.		
R.		
S.		

Total Other Income (Carry forward to Schedule A, line A-4)	97,653
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**SCHEDULE D: LOSSES AND LOSS ADJUSTMENT EXPENSES**

*For the Calendar Year Ending December 31, 2013*

Description of Expense Item		
1.	Closing Losses	
2.	Agent Errors	
3.	Unfair Trade Practices	
4.	Loss Adjustment Expenses	
5.	E&O or Fidelity Insurance	3,796
Total (Carry forward to Schedule A, line B-17)		3,796

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**SCHEDULE E: IDENTIFICATION OF OTHER EXPENSES**

*For the Calendar Year Ending December 31, 2013*

<b>Part A - Deductible Expenses</b>		
1.	Employee Misc benefitis	78
2.	Bank fees	119
3.	Computer Expense	469
4.	Public Relations	1,066
5.	Maintenance Contracts	442
6.	Meals and Entertainment	251
7.	Cleaning	600
8.	Miscellaneous	200
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		
Total (Carry forward to Schedule A, line B-20)		3,225

<b>Part B - Excluded Expenses</b>		
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		
Total (Carry forward to Schedule A, line D-9)		0

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## SCHEDULE F: INCOME OR EXPENSE ALLOCATION FROM OTHER AFFILIATED ENTITIES

1	2	3	4	5
Name and Address of Affiliated Agency	Relation to Your Agency	Amount	Description Code	Reported Elsewhere in This Report?
NOT APPLICABLE				
Total:		0		

Description	Code
Income	I
Expense Allocation	E

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**SCHEDULE G: PREMIUMS BY COUNTY**

*For the Calendar Year Ending December 31, 2013*

County	Title Premiums Written
Bernalillo	
Catron	
Chaves	
Cibola	
Colfax	
Curry	
De Baca	
Dona Ana	
Eddy	
Grant	
Guadalupe	
Harding	
Hidalgo	
Lea	
Lincoln	
Los Alamos	
Luna	
McKinley	
Mora	
Otero	
Quay	
Rio Arriba	
Roosevelt	
San Juan	
San Miguel	
Sandoval	
Santa Fe	
Sierra	
Socorro	
Taos	279,628
Torrance	
Union	
Valencia	
TOTAL	279,628

Crosscheck with Schedule B:	279,628
Difference:	0

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## SCHEDULE H: IDENTIFICATION OF OWNERS

1	2	3
Name of Each Individual or Entity	Percentage of Agency Owned	Description Code (see below)
DAREYL GONZALES DECKER	50.0%	N/A
JAMES A. DECKER	50.0%	N/A
<b>Total</b>	100.0%	

Code	Description
A	Attorney
REA	Real estate agent
RED	Real estate developer
L	Lending institution
UW	Underwriter
NA	None of the above